

INDIVIDUAL
MEDICARE SUPPLEMENT COVERAGE

Sold in New Jersey By
MUTUAL OF OMAHA
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| PLAN INFORMATION | | | | MEDICARE PART A HOSPITAL COSTS | | | | MEDICARE PART A SKILLED NURS. FACILITY (SNF) COSTS | | | MEDICARE PART B MEDICAL COSTS (DRS., OUTPATIENT, ETC.) | | | OTHER | | | | |
|------------------|---|--|--|-----------------------------------|--|---|--|--|---|--|--|---|--|---------------------------------------|--------------------------------|---------------------|-------------------------------|--|
| | | | | PLAN PAYS | | | | PLAN PAYS | | | PLAN PAYS | | | PLAN PAYS | | | | |
| PLAN | * MONTHLY PREMIUM AT AGE 65 <i>(INCREASES WITH AGE)</i> | COMPANY MAY DENY COVERAGE FOR MEDICAL REASONS | PRE-EX. MEDICAL CONDITION WAITING PERIOD | \$952 DEDUCT. (2006) | \$238 COPAY FOR DAYS 61-90 (2006) | \$476 COPAY FOR DAYS 91-150 (2006) | 100% AFTER DAY 150 FOR ADDITIONAL 365 DAYS IN A LIFETIME | \$119 COPAY FOR DAYS 21-100 (2006) | AFTER 100 DAYS WHEN MEDICARE STOPS PAYING | COSTS IN A SNF NOT APPROVED BY MEDICARE | \$124 ANNUAL DEDUCT. (2006) | 20% OF MEDICARE ALLOWED AMOUNT | COSTS THAT EXCEED ALLOWED AMOUNT | PARTS A & B BLOOD DEDUCTIBLE | FOREIGN TRAVEL EMERGENCY | AT-HOME RECOVERY | PREVENTIVE MEDICAL CARE | |
| A | FNS 89.03 FS 96.25 MNS 102.33 MS 110.63 | Yes** | NONE | | Yes | Yes | Yes | | | | | Yes | | Yes | | | | |
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| C | FNS 160.54 FS 173.56 MNS 184.52 MS 199.49 | Yes** | NONE | Yes | Yes | Yes | Yes | Yes | | | Yes | Yes | | Yes | Yes | | | |
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| F | FNS 148.62 FS 160.67 MNS 170.83 MS 184.68 | Yes** | NONE | Yes | Yes | Yes | Yes | Yes | | | Yes | Yes | Yes | Yes | Yes | | | |
| G | FNS 103.17 FS 111.53 MNS 118.59 MS 128.20 | Yes** | NONE | Yes | Yes | Yes | Yes | Yes | | | | Yes | Yes | Yes | Yes | Yes | | |

* FNS = FEMALE NON-SMOKER FS = FEMALE SMOKER MNS = MALE NON-SMOKER MS = MALE SMOKER
NON-SMOKER RATES APPLY TO APPLICATIONS SUBMITTED DURING THE 6-MONTH OPEN ENROLLMENT PERIOD.

** SOME APPLICANTS MAY NOT BE ABLE TO PURCHASE THIS PLAN AFTER THE OPEN ENROLLMENT PERIOD.

(This information may also be found on our web site at www.state.nj.us/health/senior/ship.shtml)